

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
MIDDLE DISTRICT OF PENNSYLVANIA**

Kevin Michael Keough Debtor	Chapter 13
FBC Mortgage, LLC Movant	1:18-bk-03251-HWV
v.	Answer
Kevin Michael Keough Respondent	
Charles J. Dehart, III Trustee/Respondent	

**ANSWER**

**AND NOW**, this 24th day of March 2019, the Debtor, Kevin Michael Keough, by and through counsel, Dawn M. Cutaia, files this Answer to the Motion for Relief from Stay filed by FBC Mortgage, LLC:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Admitted.
7. Admitted.
8. Denied. Debtor didn't properly set up his online banking through his credit union and so while the credit union was taking the money out of his account and putting it aside, they didn't send any of the money out to pay Debtor's bills. As such, Debtor has the funds to bring the mortgage current.
9. This is a request for relief and no response is required but if a response is required it is Denied.
10. This is a request for relief and no response is required but if a response is required it is Denied.

**WHEREFORE**, the Debtor respectfully requests this Honorable Court dismiss the complaint and/or allow Debtor to cure the default within six months.

Date: 4/2/2019

Respectfully Submitted,

By: **/s/ Dawn M. Cutaia**

Supreme Court ID 77965

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